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XPERIENCE OF DISABLED-WORKER BENEFITS UNDER OASDI,

1974-78

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EXPERIENCE OF DISABLED-WORKER BENEFITS UNDER OASDI,

1974-78

by Bruce D. Schobel, F.S.A.

U.S. DEPARTMENT OF HEALTH AND HUMAN SERVICES
Social Security Administration ..... Office of the Actuary

ACTUARIAL STUDY NO. 81
APRIL 1980
SSA Pub. No. 11-11528

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FOREWORD

Actuarial Study No. 81 presents the most recent analysis of the incidence and termination experience of disabled-worker benefits under the Social Security Disability Insurance program. The current study presents disability incidence experience for the period 1974 to 1977, and termination experience for the period 1975 to 1978. Actuarial Studies Nos. 74 and 75 presented similar data for earlier periods.

In April 1980 the DI program paid benefits to more than 2.8 million disabled workers. A program of this size can provide a large amount of significant data. During the periods covered in this study, more than 2.2 million workers became entitled to disability benefits, and more than 550,000 disabled-worker benefits were terminated due to death or recovery of the beneficiary.

The disability incidence and termination rates shown in this study have served as a starting point for developing assumptions used in the DI cost projections required for the 1980 Report of the Board of Trustees of the Old Age, Survivors, and Disability Insurance Trust Funds. We hope that the study will be of value to actuaries involved in the valuation of disability insurance benefits of other programs as well.

Dwight K. Bartlett, III
Chief Actuary

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EXPERIENCE OF DISABLED-WORKER BENEFITS UNDER OASDI, 1974-78

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I. Introduction

This Actuarial Study presents data on the incidence and termination experience for the periods 1974-77 and 1975-78, respectively, of disabled-worker benefits under the Old-Age, Survivors, and Disability Insurance program (OASDI). Tables provide specific rates of the incidence and termination of disability by age and sex of the exposed population. Termination rates are further subdivided according to the length of time (duration) of entitlement to DI benefits. Actuarial Study Nos. 74 and 75 presented similar data for earlier periods. The results of the current study are based to a large extent on the methodology developed for those earlier studies.

The incidence and termination experience of the DI program is an important basis for future cost projection, which requires the development of hypotheses about future trends in incidence and termination rates. Such hypotheses cannot be obtained without an understanding of the forces which have influenced past disability trends; therefore, included in this study is a brief historical analysis of the trends in disabled worker incidence and termination rates along with some hypotheses concerning the reasons for these trends. These hypotheses represent mostly the author's opinions; other knowledgeable persons may disagree.

II. Analysis of Disability Incidence Experience

An important cost factor in the disability insurance program is the rate at which insured workers become disabled and qualify for monthly disability benefits. This rate is generally known as the "disability incidence rate".

At the present time, to qualify for monthly disability benefits, a worker must be insured in the event of disability, and he must be disabled according to the DI definition. To be insured, a worker must have worked during a minimum number of recent calendar quarters. The number of required quarters varies by age, but never exceeds 20 out of the last 40 quarters preceding the onset of disability, except in the cases of workers over age 42 who need more quarters to satisfy the additional requirement of fully insured status. The disability determination is much more subjective.

According to statute and regulation, "disability" is defined as the inability to engage in any substantial gainful activity by reason of any medically determinable physical or mental impairment. The impairment or impairments must be of such severity that the worker is not only unable to perform his previous work, but cannot, considering his age, education, and

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work experience, engage in any other kind of substantial gainful work which exists in the national economy, regardless of whether such work exists in the immediate area in which he lives, or whether a specific job vacancy exists for him, or whether he would be hired if he applied for work. In addition, the impairment must be expected to last for a minimum of twelve months or to result in prior death.

In order to simplify the processing of applications, medical listings have been compiled which include impairments of such severity that affected persons will be unable to do any substantial work in all but relatively rare cases. Insured individuals with an impairment that meets these listings or with a combination of impairments that is judged to equal the listings in severity are found to be disabled subject to the single criterion that they are not currently engaging in substantial work.

The medical listings are designed to reflect a fairly severe level of impairment; however, because of advanced age, lack of education, limited job skills, or illiteracy, some persons will become unable to work even though their impairments fail to meet or equal the medical listings. For these cases, a second set of criteria referred to as vocational factors has been devised. These vocational factors allow for a finding of disability in cases where the medical factors alone do not. Vocational factors are given increasing weight with advancing age of the worker and account for about one-fourth of all determinations where the applicant is found to be disabled.

A. Historical Trends

Table 1 presents a brief analysis of the gross disability incidence rates which have been observed from 1957 to 1979. The gross disability incidence rate as used in Table 1 is defined as the total number of disabled-worker benefits awarded in a calendar year (all ages and both sexes combined) divided by the number of persons insured for disability at the beginning of the year, including those already receiving disability benefits. This is an approximation to the more precise definition of disability incidence rate which refers to the number of new entitlements to disability benefits in a year divided by the average number of insured workers in the year, excluding those already entitled to disability benefits.

In the early years of the DI program, the gross disability incidence rate was high, primarily because many of the benefits awarded in the early years of the program were to persons who were disabled before the inception of the program, rather than to persons who had recently become disabled. Another important factor was that only workers age 50 and over could qualify for monthly benefits then, and disability incidence rates are much higher at those ages.

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The gross disability incidence rate dropped significantly in 1960 with the elimination of the age 50 limitation (which brought into the insured group a large number of younger workers with lower incidence rates). However, the effect of this change in the program did not stabilize for several years, because of the time lag involved in the processing of the awards of the newly eligible group. The new eligibility of those under age 50 resulted in so many applications from persons disabled before 1960 that the gross incidence rate for 1961 was not exceeded for over ten years.

In 1965, after the effects of the elimination of the age 50 limitations had stabilized, the definition of disability was expanded. The change in definition (from permanent disability to a disability of at least 12 months expected duration) had the effect of increasing the gross disability incidence rates. As before, the full effect of this change was not felt immediately, because of the time lag involved in processing the cases of newly eligible persons.

A provision in the 1967 Social Security Amendments eased the insured status requirements for persons under age 31. This made many more young persons eligible for disability benefits, thus lowering the gross incidence rate (by bringing into the insured group additional young workers with lower than average incidence rates).

The gross disability incidence rate remained fairly stable from 1968 to 1970 but in the next five years (from 1970 to 1975) it increased by almost 50%, i.e., at an average annual growth rate of 8%. This is far in excess of any growth that could normally be expected and cannot be explained in terms of legislated changes in the disability program, except for the small increase that may be attributable to the change in the waiting period from 6 months to 5 months in the 1972 Amendments.1/ Several major factors which probably contributed to higher incidence rates in the early 1970's include increasingly attractive benefit levels, a high rate of unemployment at the beginning of the decade, and an apparent increase in the social acceptance of government benefits.

The introduction of the Supplemental Security Income (SSI) program in 1974 contributed to a higher gross incidence rate for the DI program in 1974 and 1975. SSI applicants under age 65 who are insured under the DI program are required to apply concurrently for DI benefits (award of DI benefits does not preclude receipt of SSI benefits if total income

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1/ The law as amended in 1972 makes provision for a 5-month waiting period. However, in practice this period is actually 6 to 7 months because it is measured from the beginning of the calendar month following the month of onset, and the beneficiary must live until the end of the calendar month following the 5-month waiting period to be entitled to his first benefit check.

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meets SSI criteria). Since the initial rush at the outset of the program, the annual rate of SSI disability applications has decreased, thereby contributing to the lower rates of application and incidence experienced by the DI program since 1975. With the maturing of the SSI program, its influence on DI disabled worker application and incidence rates has stabilized.

The influence of the program administration on disabled worker incidence rates may be subject to more controversy than any factor mentioned so far. The size and complexity of the DI program along with the subjectivity inherent in the disability determination process make consistent administration particularly difficult to achieve. Two factors, however, have had a generally recognized and significant impact on incidence rates: the increasing role of the multi-step appeals process and changes in the scope of SSA central office review of initial DI determinations.

The multi-step appeals process provides that a claimant who has been denied benefits may request first a reconsideration, then a hearing before an Administrative Law Judge, then another review by an Appeals Council, and ultimately he may take the claim to court. In 1968 less than 9% of all DI disabled worker allowances were made through the appeals process after a denial at the initial determinations level. This percentage has risen steadily, reaching 26% in 1978. The most significant increase in the role of the appeals process may have been at the hearing level where there is face-to-face contact between the claimant and the Administrative Law Judge. From 1968 to 1978 the percentage of hearings determinations that reversed earlier denials has risen from 33% to 52%.

The nature and extent of SSA central office review of State agency initial disability determinations has been subject to frequent change in the past. Prior to 1972, 100% of initial determinations were reviewed before adjudication. In 1972 the rate of review was limited to 5% of initial determinations. Subsequently, in order to reduce delays in processing time, review was made after adjudication. The author believes that these changes in review procedures have contributed to higher incidence rates since 1972. In 1977, however, the criteria upon which initial determinations are returned to State agencies were expanded. While the review is still post-adjudicative and is only based on a small sample of initial determinations, the number of cases returned to State agencies has increased significantly. Presumably this increased feedback has contributed significantly to the decrease in incidence rates experienced since 1976. This trend toward more uniform standards and closer central office review is expected to result in a lower level of variation in the quality of disability determinations among the various State agencies, thus leading to smaller fluctuations in the DI program experience.

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B. Analysis of 1974-77 Disability Incidence Experience

Table 2 presents the results of a study of disability incidence rates based on entitlements.2/ These rates are the number of entitlements in each year 1974 through 1977, divided by the average number of insured workers during the year, excluding those already entitled to disability benefits. Entitlements in each year within the period 1974-77 refers to benefits actually awarded prior to October, 1979, plus an adjustment for anticipated awards after that date that are retroactive to the period.

The incidence rates resulting from calculations based on year of entitlement are slightly different from those based on year of onset. These represent two different concepts of incidence of disability. The former refers to the year for which benefit payments start, while the latter refers to the year in which the individual becomes sufficiently impaired to qualify for benefits (regardless of the waiting period or the year for which the first benefit payment is made). Some analysts prefer to work with values based on the "onset concept", mainly because to them the important event is the occurrence of the impairment. Others prefer to work with values based on the "entitlement concept", mainly because to them the important event is the payment of benefits. Although the "onset concept" allows for a slightly better level of homogeneity in the data needed for studies on termination of benefits, in practical applications the "entitlement concept" may permit a substantially higher level of accuracy in the data. The rates calculated under the "entitlement concept" also have greater applicability in making cost estimates. Thus, for this study, rates are calculated on an "entitlement" basis.

Table 2 shows the disability incidence rates by age and sex for years of entitlement 1974 to 1977 separately. As anticipated, the rates rise steadily and significantly with advancing age. The large increases in incidence rates as age increases beyond 50 are partially due to the fact that, by regulation, progressively greater consideration is given to vocational factors in the claims determination process. The increase in incidence rates from the age group 55-59 to the age group 60-64 would be more pronounced if it were not for the availability of actuarially reduced old-age benefits beginning at age 62. Many beneficiaries elect old-age benefits rather than attempting to obtain disability benefits, since the latter require a waiting period, involve a slower and more complicated adjudication process, and include the possibility of denial.

2/ The month of entitlement is the first month for which benefits are payable. It is not fully dependent on the date of the award, which is the date that a beneficiary is first added to the rolls. Most awards are made with retroactive benefit payments to an earlier month of entitlement; however, the number of retroactive payment months cannot exceed twelve.

The age-specific disability incidence rates for women are significantly lower than for men. At the youngest ages, the female rates are only about 50% of the male rates; at the middle ages, they are about 90% of the male rates; while at the age group 60-64 they are about 65% of the male rates. When comparing these incidence rates between men and women it must be kept in mind that insured men and women are not exposed to identical occupational risks. Relatively few women are engaged in the hazardous occupations where the incidence of disability is higher.

III. Analysis of Disability Termination Experience

There are two types of disabled-worker benefit terminations of actuarial importance: death of the beneficiary and recovery of the beneficiary from the disability. The experience for both are discussed in this Actuarial Study. Other types of terminations either are peculiar to OASDI only, e.g., age 65 termination3/, or have very limited overall significance.

A. Historical Trends

Table 3 presents a brief analysis of the gross termination rates which have been observed from 1957 to 1979. The gross termination rate is defined as the ratio of the number of terminations in a year to the average number of benefits in force during the year. Both death and recovery rates have changed greatly over the years, mostly as a result of the significant legislative and administrative changes which have affected the DI program. Often several years must pass before the full impact of each change is realized in terms of numbers of beneficiaries and their distribution by duration (length of time entitled to benefits).

The gross death termination rate has been decreasing almost continuously since the beginning of the program. The rate was high initially, since the program then was limited to workers age 50-64, but the elimination of the age-50 limitation in the 1960 Amendments brought in many young disabled workers with correspondingly lower mortality, and the overall death termination rate began to decline.

The same factors that have contributed to the decline in the death rates in the general population, particularly improved medical procedures, may also account for some of the decline in the death rates of the disabled. The gross death rate for the total population has gone from 9.5 per thousand in 1960 to 8.8 per thousand in 1978, a decrease of 7 percent. Over the same period, however, the gross death rate for disabled workers has gone from 109.6 per thousand to 48.8 per thousand, a decrease of 55 percent.

3/ According to administrative procedures followed under OASDI, benefits to disabled workers are terminated upon attainment of age 65, and old-age retirement benefits are automatically awarded to replace them.

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The 1965 Amendments altered the OASDI definition of disability by replacing the requirement of permanent disability with a requirement that disability must be expected to last at least 12 months. This change resulted in the awarding of DI benefits to many persons who were expected to recover from their disability in addition to those expected to remain disabled until death. These less seriously impaired beneficiaries presumably experienced lower death rates which contributed to the significant decline in disabled worker mortality since 1965.

The 1967 Amendments eased the insured status requirement for persons under age 31. Therefore, more young disabled workers, who would normally experience lower than average mortality, became eligible for benefits. Their presence in the beneficiary population also contributed to the steady decline in the gross mortality rate. In addition, as the DI program matures, the average duration of the beneficiaries has tended to increase and, thus, lower the average death rate.

Another significant cause of termination of disabled-worker benefits is recovery. In the administration of the OASDI disability program, benefits are terminated due to recovery if it is determined that the beneficiary is able to engage in substantial gainful activity. There are two types of determinations which can lead to this conclusion. The first is a determination that the beneficiary has demonstrated ability to engage in substantial gainful activity by a return to work, regardless of his medical condition; the second is a determination that, although the beneficiary is not engaging in substantial gainful activity, the physical or mental condition of the beneficiary has improved to such an extent that he is not precluded from engaging in substantial gainful activity. This second type of termination is generally designated as due to medical recovery.

When the disability insurance program began, the gross recovery termination rate was very low, since immediate recovery of an individual who has just been found to be permanently disabled is very unlikely. During the first few years of the program, however, the rate increased as beneficiaries had more time to recover.

The gross recovery rate was significantly affected during the 1960's by legislative changes in the DI program. The 1960 Amendments allowed for a trial work period.4/ The immediate effect of this provision was to delay some work related recoveries, but, by 1962, when the work-encouraging effect of the trial work period began to be felt, the recovery rate began increasing. In addition, the elimination of the age-50 requirement for benefit payments enlarged the eligible disabled population. The inclusion of younger workers with higher recovery rates tended to increase the gross recovery rate for all disabled workers.

4/ This provision encourages beneficiaries to return to employment by permitting trial work for 9 months without loss of benefits. Thereafter, benefits may be terminated because of recovery, as demonstrated by substantial gainful activity, even though the medical impairment is unchanged.

Some of the provisions in the 1965 Amendments also tended to increase the number of recoveries. Certain provisions allowed trust fund money to be spent on the rehabilitation of disabled worker beneficiaries. More importantly, the changed definition of disability resulted in benefits being awarded to less severely impaired workers who were expected to recover relatively soon after the first 12 months of disability. The full effect of these provisions was not felt until 1967, when the recovery rate reached its highest level.

The gross recovery rate decreased rapidly during the period 1967 to 1976, as may be seen from Table 3. In the author's opinion, this significant decrease in recovery rates was largely due to two factors: increasingly high benefit levels, not just in dollar amount but also as a percentage of previous earnings, and changes in the administration of the program.

The steady decline in the rate of medical recovery from the late 1960's to 1976 was probably a result of changes in administrative practices. Detecting medical improvement requires careful monitoring of the beneficiary's condition, necessitating large expenditures of manpower and other resources. The Black Lung and Supplemental Security Income programs which were enacted in the early 1970's increased workload pressures on SSA and resulted in suspension or curtailment of some administrative practices. As an example, for State Agency determinations in which expected medical recovery had not been found, the rate of central office review was reduced from 100% to 10% in 1972. During 1969 and 1970 there were in excess of 20,000 terminations due to medical recovery per year. During 1973 and 1974 the number of terminations due to medical recovery per year dropped to about half this amount.

Since 1976, the gross recovery rate has been steadily increasing. The rate of recovery due to return to work changed little from 1976, but the rate of recovery due to medical improvement has more than doubled. Two important administrative changes may account for this increase in medical recoveries. First, in 1977, administrative policies were changed so that cases investigated for possible medical recovery are now decided according to whether the beneficiary would qualify as an initial claimant. Past policy required proof of actual improvement in medical condition in order to bring about termination. Second, and probably more important, for cases where State Agencies find that expected medical recovery has not occurred, central office review was increased from 10% to 100% in late 1976. This rate of review was reduced to 50% in July 1977.

B. Analysis of 1975-78 Disability Termination Experience

Tables 4 through 7 and Graphs 1 through 4 present termination rates by age, sex, and duration based on the termination experience that was recorded through October 1979 and that occurred between anniversaries in

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the period 1975-78. Anniversaries are measured from the month of entitlement to disability benefits, rather than the month of onset of disability. Before 1973, when a 6-month waiting period was applicable, entitlement normally occurred about seven and one-half months after onset of disability.5/ A 5-month waiting period has been applicable since January 1973; therefore, entitlements included in the calculation of termination rates after 1972 normally occurred about six and one-half months after onset of disability.

The most common situations where entitlement and onset of disability are separated by periods of different lengths than the waiting period are as follows: (1) a potential beneficiary significantly delays his claim for benefits, or (2) the beneficiary was previously entitled to disability benefits within the preceding five years. In the first situation, OASDI benefits may be paid in the event of late filing, to cover elapsed periods of disability of up to 12 months prior to the month of filing. As might be expected, most filings occur within the 19 month period after onset that would permit the earliest entitlement date. However, cases in which filing is postponed until 20 or more months after onset do occur, and entitlement is delayed beyond the earliest possible month. In the second situation, no waiting period is required, and entitlement occurs about one and one-half months after onset. Neither of these situations occurs often enough to significantly distort the calculated rates. The small theoretical loss of homogeneity in measuring durations from entitlement as compared to measuring from onset of disability is more than offset in actual practice by the greater applicability of the final rates in making cost estimates and the much greater accuracy with which the needed information is recorded.

A total of 557,317 terminations is included in this study. This is distributed as follows: 318,667 male deaths, 103,887 female deaths, 102,292 male recoveries, and 32,471 female recoveries. Graduated termination rate tables have been prepared for deaths and recoveries separately, but not for the total.6/

5/ The law specified the waiting period as six full calendar months after the month of onset. However, to become entitled to benefits the disabled worker had to survive to the end of the seventh month. Since onsets can be assumed to occur, on the average, in the middle of the calendar month, the average waiting period was effectively seven and one-half months.

6/ The total termination rates $q^{(t)}_{[x]+n}$ can be obtained from the death rates $q^{(d)}_{[x]+n}$ and the recovery rates $q^{(r)}_{[x]+n}$ by using the formula,

$$q^{(t)}_{[x]+n} = 1 - (1-q^{(d)}_{[x]+n})\ (1-q^{(r)}_{[x]+n})$$

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Observed termination rates were calculated by single years of age for ages 20 to 64, for durations 0 to 4 by integral year and for durations 5 and over combined. The graduations were performed using a two-dimensional Whittaker-Henderson Type B formula described in detail in the appendix of Actuarial Study No. 74. It should be noted that since duration is measured from the end of the month of entitlement, the termination rates for all durations, including duration zero, are based on the usual one year probabilities.

The horizontal and vertical coefficients of smoothness were chosen, after several trials, so as to obtain a smooth pattern in the rates while deviating as little as possible from the actual rates. The resulting ratios of actual terminations to expected terminations are shown in Tables 8 and 9.

Historically, benefit termination rates for disabled persons have been found to be heavily dependent on the duration of the disability as well as on the age and sex of the person. This has again been found to be the case in the experience of disabled-worker beneficiaries under OASDI, as shown in Table 10. Although actual terminations for the different durations in this table reflect different average dates of entitlement, the general relationship between probability of termination and duration of entitlement is valid. As may be seen in the table, the effect of duration is more pronounced in the first 4 or 5 years than in later years, where the ratios decline gradually.

Mortality rates for disabled workers generally exhibit the rapid increase with age that is characteristic of general population mortality, as may be observed in Graphs 1 and 2. Exceptions occur only for higher ages at early durations. For duration zero, mortality rates level off and actually begin to decline around age 55 for males and around age 50 for females. The decline in mortality rates is much steeper for females. This effect is assumed to be primarily due to the progressively greater consideration given to vocational factors (as opposed to purely medical factors) in the disability determination process for older claimants. As a result, among newly-entitled beneficiaries, older workers are in relatively better physical condition than relatively younger ones.

It may be observed in Graphs 3 and 4 that the probability of recovery decreases continuously with advancing age. Graphs 1 through 4 show that during the first 4 or 5 years after entitlement, death and recovery rates are more significantly affected by the duration of the disability than by the age of the beneficiary.

The graduated death and recovery termination rates for females are compared with those for males in Tables 11 and 12. In general, the female mortality rates are lower than the male rates, as is the case in the general population mortality. The exceptions occur at the highest durations for entitlements at the youngest ages, and at the earliest durations for entitlements at ages 23-41. The sex differential in mortality is lower for disabled beneficiaries than for the general population.

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The female recovery rates are lower than the male rates at all ages and durations. No significant trend by age or duration is apparent in the ratios of the female recovery rates to the male rates, with most female rates being about 60%-80% of the corresponding male rates.

Table 13 presents a comparison of disabled worker mortality with general population mortality7/ at similar attained ages. For males, the ratio of disabled mortality at duration zero to general population mortality decreases rapidly after age 40 from fairly stable ratios of around 20 to a ratio of about 5 at age 60. Female ratios decrease similarly with advancing age from ratios in excess of 50 for ages under 40 to ratios around 10 or lower at the older ages. By age 60, disabled worker mortality is only about 3 times as great as general population mortality for both sexes at all durations, except zero.

Tables 14 and 15 present select and ultimate life tables for male disabled workers and female disabled workers respectively. These life tables were calculated using both death and recovery termination rates.

The lower termination rates for females are reflected in their longer expected average duration of disability entitlement based on 1975-78 OASDI experience. Table 16 indicates that young females are expected to remain entitled to disability benefits for about 21 years (about 250 months) on average while expected average duration for young males is only about 16 years (about 190 months).

Tables 17 through 20 provide the present values of monthly annuities payable to disabled workers by age at entitlement for various rates of interest. Tables 17 and 18 present the values of annuity payments that cease at attainment of age 65. Tables 19 and 20 present the values for annuities that continue until death for those disabled workers who have not died or recovered prior to age 65. Death rates for disabled workers after attainment of age 65 were estimated to approach those of the general population with increasing age. The rates were assumed to equal general population rates for ages 90 and above. The present value for a newly entitled disability beneficiary of a life annuity which would start at age 65 if survival and disability continued to age 65 may be calculated as the difference between the annuity values shown in Tables 19 and 17 for males and those shown in Tables 20 and 18 for females.

7/ General population mortality was obtained from a 1977 United States Life Table derived from data provided by the National Center for Health Statistics using generally the same method as was used for the 1959-61 United States Decennial Life Tables.

C. Comparison of Disability Termination Experience of 1968-74, 1973-76, and 1975-78

Table 21 presents a comparison of duration-adjusted death rates by age group and sex for the period 1975-78 with those published in Actuarial Studies Nos. 74 and 75 for the periods 1968-74 and 1973-76, respectively. The standard population used in the preparation of this and the three following tables is the 1975-78 exposure. Male death rates in total show the same downward trend as the gross death rate displayed in Table 3. By age group, however, a different pattern is apparent. While significant declines have occurred at the older ages, the rates have been steady since 1973-76 at the middle ages, and they have actually increased since 1973-76 at ages below 40. Female death rates have increased since 1973-76 at all ages below 55, and the overall adjusted female death rate has increased slightly. The recent increase in mortality at the younger and middle ages is assumed to be a result of stricter program administration, which has caused the relative impairment severity level of the disabled-worker population to increase.

A note of caution is necessary in the interpretation of the 1968-74 termination rates and comparisons of those rates with the rates of other periods, particularly at ages under 30. Prior to 1968, strict insured status requirements for workers under age 30 permitted few to become entitled to disability benefits. The 1967 Amendments relaxed the insured status requirements for young workers; thus, in 1968 and for a few years thereafter, a large portion of new entitlements at ages under 30 were made to workers with onsets of disability well over a year prior to entitlement.

Table 22 presents a comparison of duration-adjusted recovery rates by age group and sex. Male adjusted recovery rates, after declining sharply in 1973-76, increased in 1975-78 to nearly the level of 1968-74. The female recovery rates also declined in 1973-76, but increased in 1975-78 to a level significantly higher than the level of 1968-74. These increases in recovery rates have probably resulted from the more complete SSA review of continuing disability investigations since 1976.

Table 23 presents age-adjusted death rates by duration and sex for the three observation periods. Generally, mortality rates for both sexes have steadily decreased at every duration. The major exception is duration zero, at which the male death rates decreased in 1973-76, and increased in 1975-78, to nearly the level of 1968-74. The female adjusted death rates at duration zero have increased with each new study.

Table 24 presents a comparison of age-adjusted recovery rates by duration and sex. The analysis of recovery rates by duration shows a pattern similar to that of the analysis by age group. After declining in 1973-76, the age-adjusted recovery rates substantially increased in 1975-78. The 1975-78 age-adjusted recovery rates exceed those of 1968-74 except at durations zero and one for males and duration zero for females.

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TABLE 1

Number of Awards and Gross Incidence Rates
For Disabled Worker Beneficiaries, 1957-79

Calendar Year	Number Insured on January 1 (in millions)	Number of Awards During the Year (in thousands)	Gross Incidence Rate by Year of Award (per thousand)
1957	10.00	179	17.90
1958 1/	10.36	131	13.79
1959 1/	11.78	178	13.95
1960	46.36	208	4.49
1961	48.51	280	5.77
1962	50.47	251	4.97
1963	51.52	224	4.35
1964	52.30	208	3.98
1965	53.32	253	4.74
1966	54.99	278	5.06
1967	55.72	301	5.40
1968	67.96	323	4.75
1969	70.12	345	4.92
1970	72.36	350	4.84
1971	74.50	416	5.58
1972	76.14	455	5.98
1973	77.80	492	6.32
1974	80.44	536	6.66
1975	83.27	592	7.11
1976	85.15	552	6.48
1977	86.65	569	6.57
1978	88.83	457	5.15
1979	90.60	409	4.51

1/ For statistical purposes the years 1958 and 1959 were defined as covering the periods January 1, 1958 to November 30, 1958 and December 1, 1958 to December 31, 1959, respectively. However, the gross incidence rates are shown after conversion to an annual basis.

TABLE 2

Disability Incidence Rates for Calendar Years of Entitlement 1974-77 1/, by Age at Entitlement and Sex (per thousand exposed)

Calendar Age at Entitlement	Calendar Year of Entitlement			
	1974	1975	1976	1977
		Males		
Under 25	1.6	1.6	1.4	1.3
25-29	2.0	2.1	1.9	1.6
30-34	2.6	2.7	2.5	2.2
35-39	3.5	3.5	3.4	3.0
40-44	5.3	5.2	5.0	4.3
45-49	7.9	7.9	7.5	6.8
50-54	13.5	13.1	12.9	11.8
55-59	22.8	22.4	22.8	20.8
60-64 2/	31.6	29.1	29.1	26.0
		Females		
Under 25	.8	.8	.7	.7
25-29	1.3	1.3	1.2	1.0
30-34	2.3	2.2	2.1	1.8
35-39	3.6	3.2	3.2	2.6
40-44	5.2	4.9	4.7	3.9
45-49	7.7	6.9	6.6	5.6
50-54	12.4	11.2	10.9	9.5
55-59	19.9	17.9	17.8	15.4
60-64 2/	21.5	19.3	19.0	16.4

1/ Incidence rates are based on actual awards made before October 1979 and include an adjustment for anticipated awards after that date.

2/ These rates include the limited amount of experience before age 65 for persons who attain age 65 in the year of entitlement.

TABLE 3

Number of Terminations and Gross Termination Rates
For Disabled Worker Beneficiaries, 1957-79

Calendar Year	Average Number In Force (in thousands)	Number of Terminations		Gross Termination Rates (Per Thousand)		
		Death	Recovery	Death	Recovery	Death and Recovery
1957	81	8,931	52	110.1	0.6	110.7
1958 1/	201	28,099	1,397	152.2	7.6	159.8
1959 1/	289	42,771	3,228	136.7	10.3	147.0
1960	397 2/	43,543	3,124	109.6	7.9	117.5
1961	540	60,538	2,936	112.1	5.4	117.5
1962	684	67,020	9,555	97.9	14.0	111.9
1963	790	73,344	12,931	92.9	16.4	109.3
1964	867	75,812	16,487	87.5	19.0	106.5
1965	948	79,823	18,441	84.2	19.4	103.6
1966	1,053	84,399	23,111	80.1	21.9	102.0
1967	1,159	92,084	37,151	79.5	32.1	111.6
1968	1,259	99,924	37,723	79.4	30.0	109.4
1969	1,360	108,762	38,108	79.9	28.0	107.9
1970	1,460	105,799	40,802	72.5	27.9	100.4
1971	1,586	109,883	42,981	69.3	27.1	96.4
1972	1,754	108,663	39,393	62.0	22.5	84.5
1973	1,937	125,582	36,696	64.8	18.9	83.7
1974	2,129	135,083	38,000 3/	63.4	17.8 3/	81.2 3/
1975	2,391	139,809	39,000 3/	58.5	16.3 3/	74.8 3/
1976	2,615	137,141	40,000 3/	52.5	15.3 3/	67.8 3/
1977	2,781	139,418	60,000 3/	50.1	21.6 3/	71.7 3/
1978	2,882	140,620	64,144	48.8	22.3	71.1
1979	2,893	143,023	72,325	49.4	25.0	74.4

1/ For statistical purposes the years 1958 and 1959 were defined as covering the periods January 1, 1958 to November 30, 1958 and December 1, 1958 to December 31, 1959, respectively. However, the gross termination rates are shown after conversion to an annual basis.

2/ This figure has been adjusted to take into account the elimination of the age 50 limitation during the year.

3/ From September 1974 through June 1977, procedures for identifying recovery terminations were defective. Numbers of recovery terminations have been estimated for years 1974 through 1977 on the basis of data from other sources.

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TABLE 4

Graduated Select and Ultimate Death Termination Rates
For Male Disabled Workers, 1975-78 OASDI Experience
(per thousand)

x	$q^{(d)}_{[x]}$	$q^{(d)}_{[x]+1}$	$q^{(d)}_{[x]+2}$	$q^{(d)}_{[x]+3}$	$q^{(d)}_{[x]+4}$	$q^{(d)}_{x+5}$	x+5
20	33.9	21.3	14.9	11.4	9.9	8.4	25
21	34.3	21.6	15.2	12.0	10.5	9.0	26
22	34.6	21.8	15.5	12.6	11.2	9.7	27
23	34.9	22.1	15.8	13.2	11.9	10.3	28
24	35.3	22.5	16.1	13.8	12.6	10.9	29
25	35.8	22.8	16.6	14.4	13.3	11.5	30
26	36.3	23.2	17.0	15.0	14.0	12.1	31
27	36.9	23.6	17.6	15.7	14.7	12.7	32
28	37.7	24.1	18.2	16.4	15.4	13.3	33
29	38.7	24.7	18.9	17.1	16.1	13.9	34
30	39.9	25.3	19.6	17.9	16.9	14.5	35
31	41.3	26.1	20.3	18.8	17.8	15.2	36
32	42.9	27.1	21.1	19.7	18.7	15.9	37
33	44.8	28.1	22.1	20.8	19.7	16.8	38
34	46.9	29.3	23.1	21.8	20.7	17.7	39
35	49.1	30.6	24.3	22.9	21.7	18.7	40
36	51.6	32.1	25.5	24.0	22.8	19.8	41
37	54.4	33.6	26.6	25.2	23.9	21.0	42
38	57.4	35.3	27.9	26.3	25.1	22.2	43
39	60.7	37.1	29.1	27.6	26.2	23.5	44
40	64.3	39.0	30.5	28.8	27.5	24.9	45
41	68.1	41.1	32.0	30.2	28.8	26.3	46
42	72.0	43.3	33.5	31.6	30.1	27.9	47
43	75.8	45.5	35.2	33.1	31.6	29.6	48
44	79.7	47.6	36.9	34.7	33.2	31.5	49
45	83.5	49.6	38.7	36.2	34.8	33.5	50
46	87.2	51.6	40.4	37.7	36.5	35.5	51
47	90.7	53.4	42.0	39.2	38.3	37.6	52
48	93.8	55.0	43.5	40.6	40.1	39.6	53
49	96.3	56.5	44.8	42.0	41.8	41.5	54
50	98.0	57.7	46.0	43.5	43.6	43.6	55
51	99.2	58.5	47.1	45.0	45.3	45.8	56
52	100.0	59.1	48.3	46.6	47.2	48.1	57
53	100.6	59.6	49.7	48.4	49.1	50.5	58
54	100.9	60.0	51.1	50.3	51.2	53.0	59
55	100.8	60.6	52.5	52.3	53.3	55.6	60
56	100.5	61.3	53.9	54.2	55.4	58.2	61
57	100.0	62.1	55.3	56.2	57.4	60.8	62
58	99.3	63.1	56.8	58.0	59.4	63.5	63
59	98.3	64.2	58.2	59.7	61.3	65.9	64
60	96.9	65.5	59.8	61.3	63.1	—	—
61	95.2	67.3	61.7	62.8	—	—	—
62	93.3	69.3	63.7	—	—	—	—
63	91.9	71.5	—	—	—	—	—
64	90.8	—	—	—	—	—	—

Explanatory Notes: [x] denotes calendar age at entitlement, and on the average, is equivalent to exact age at entitlement.

$q^{(d)}_{[x]}$ denotes the annual rate of death during the first year of entitlement for those lives who became entitled to disability benefits at age x.

$q^{(d)}_{[x]+1}$ denotes the annual rate of death during the (1+1) year of entitlement for those lives who became entitled to disability benefits at age x.

$q^{(d)}_{x+5}$ denotes the annual rate of death during the year of entitlement commencing at attained age x+5 for those lives who became entitled to disability benefits at age x or younger.

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TABLE 5

Graduated Select and Ultimate Death Termination Rates
For Female Disabled Workers, 1975-78 OASDI Experience
(per thousand)

x	$q^{(d)}_{[x]}$	$q^{(d)}_{[x]+1}$	$q^{(d)}_{[x]+2}$	$q^{(d)}_{[x]+3}$	$q^{(d)}_{[x]+4}$	$q^{(d)}_{x+5}$	x+5
20	28.3	19.0	13.3	11.1	11.2	11.4	25
21	30.4	20.0	13.9	11.4	11.4	11.5	26
22	32.5	21.1	14.5	11.8	11.6	11.6	27
23	34.6	22.2	15.0	12.1	11.8	11.7	28
24	36.7	23.3	15.6	12.4	11.9	11.8	29
25	38.9	24.3	16.1	12.7	12.2	11.9	30
26	41.1	25.4	16.6	13.1	12.4	12.0	31
27	43.3	26.4	17.1	13.4	12.6	12.1	32
28	45.5	27.5	17.6	13.8	12.8	12.3	33
29	47.5	28.5	18.2	14.1	13.1	12.4	34
30	49.4	29.5	18.7	14.5	13.3	12.6	35
31	51.2	30.4	19.3	14.9	13.6	12.8	36
32	52.9	31.4	19.8	15.4	14.0	13.0	37
33	54.4	32.2	20.4	15.9	14.3	13.3	38
34	55.9	33.1	21.0	16.4	14.7	13.6	39
35	57.4	33.9	21.6	16.9	15.1	14.0	40
36	58.9	34.7	22.3	17.5	15.5	14.5	41
37	60.6	35.6	23.0	18.1	16.0	14.9	42
38	62.3	36.5	23.7	18.7	16.5	15.5	43
39	64.3	37.4	24.4	19.3	17.1	16.0	44
40	66.4	38.4	25.0	20.0	17.7	16.5	45
41	68.6	39.4	25.7	20.6	18.3	17.1	46
42	70.8	40.5	26.2	21.2	19.0	17.7	47
43	73.2	41.5	26.8	21.8	19.7	18.4	48
44	75.5	42.6	27.3	22.3	20.4	19.2	49
45	77.7	43.5	27.8	22.9	21.2	20.1	50
46	79.7	44.4	28.2	23.4	22.0	21.1	51
47	81.4	45.1	28.6	23.9	22.7	22.2	52
48	82.5	45.6	28.9	24.4	23.5	23.3	53
49	83.1	46.0	29.2	24.9	24.3	24.5	54
50	83.1	46.1	29.6	25.4	25.0	25.6	55
51	82.5	46.1	29.9	26.0	25.8	26.7	56
52	81.6	45.9	30.2	26.7	26.6	27.7	57
53	80.4	45.6	30.7	27.3	27.3	28.6	58
54	79.1	45.3	31.2	28.3	28.0	29.6	59
55	77.7	44.9	31.7	29.2	28.7	30.6	60
56	76.5	44.5	32.3	30.2	29.4	31.7	61
57	75.2	44.2	33.0	31.1	30.3	32.8	62
58	73.9	43.9	33.6	31.9	31.3	33.9	63
59	72.3	43.8	34.3	32.7	32.4	34.9	64
60	70.3	43.8	35.1	33.5	33.4	—	—
61	68.1	44.1	35.9	34.4	—	—	—
62	65.9	44.7	36.8	—	—	—	—
63	63.7	45.3	—	—	—	—	—
64	61.5	—	—	—	—	—	—

See explanatory notes at bottom of Table 4.

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TABLE 6

Graduated Select and Ultimate Recovery Termination Rates
For Male Disabled Workers, 1975-78 OASDI Experience
(per thousand)

x	$q^{(r)}_{[x]}$	$q^{(r)}_{[x]+1}$	$q^{(r)}_{[x]+2}$	$q^{(r)}_{[x]+3}$	$q^{(r)}_{[x]+4}$	$q^{(r)}_{x+5}$	x+5
20	51.7	148.6	112.3	68.9	47.5	39.5	25
21	50.9	146.0	109.9	66.4	44.9	36.7	26
22	50.1	143.5	107.5	63.9	42.4	33.9	27
23	49.4	141.2	105.2	61.5	40.0	31.1	28
24	48.7	139.0	103.1	59.2	37.7	28.3	29
25	48.1	137.0	101.1	57.1	35.5	25.5	30
26	47.6	134.9	99.1	55.2	33.6	22.9	31
27	47.3	132.8	97.1	53.4	31.9	20.4	32
28	47.0	130.7	95.3	51.7	30.4	18.3	33
29	46.8	128.4	93.5	50.1	29.1	16.4	34
30	46.6	126.1	91.8	48.5	27.9	14.8	35
31	46.3	123.7	90.0	46.8	26.8	13.5	36
32	45.8	121.1	88.1	45.1	25.7	12.4	37
33	45.1	118.3	85.9	43.3	24.5	11.5	38
34	44.1	115.2	83.2	41.4	23.4	10.6	39
35	42.8	111.9	80.1	39.4	22.2	9.9	40
36	41.3	108.4	76.7	37.2	21.0	9.3	41
37	39.7	104.5	73.1	35.0	19.7	8.8	42
38	37.9	100.5	69.4	32.6	18.5	8.3	43
39	36.0	96.2	65.5	30.4	17.2	7.8	44
40	34.1	91.7	61.6	28.2	15.9	7.3	45
41	32.2	87.1	57.7	26.1	14.7	6.8	46
42	30.3	82.4	53.7	24.1	13.4	6.3	47
43	28.4	77.7	49.7	22.1	12.2	5.7	48
44	26.5	72.9	45.5	20.1	11.0	5.2	49
45	24.7	67.9	41.2	18.1	9.9	4.6	50
46	22.9	62.7	36.8	16.1	8.8	4.1	51
47	21.1	57.4	32.5	14.1	7.7	3.7	52
48	19.3	52.1	28.4	12.2	6.7	3.2	53
49	17.4	46.8	24.5	10.5	5.8	2.8	54
50	15.6	41.8	21.0	9.0	5.0	2.5	55
51	13.8	37.1	17.8	7.6	4.2	2.2	56
52	12.3	32.7	15.0	6.4	3.6	1.9	57
53	10.8	28.7	12.5	5.3	3.1	1.6	58
54	9.4	24.9	10.4	4.4	2.6	1.4	59
55	8.2	21.5	8.6	3.7	2.2	1.2	60
56	7.0	18.4	7.0	3.0	1.9	1.0	61
57	5.9	15.6	5.7	2.4	1.5	.8	62
58	4.8	13.0	4.5	1.9	1.2	.5	63
59	3.8	10.5	3.5	1.4	.9	.3	64
60	2.9	8.1	2.7	1.0	.5	—	—
61	2.1	6.0	1.9	.6	—	—	—
62	1.4	3.9	1.1	—	—	—	—
63	.8	2.0	—	—	—	—	—
64	.3	—	—	—	—	—	—

Explanatory Notes: [x] denotes calendar age at entitlement, and on the average, is equivalent to exact age at entitlement.

$q^{(r)}_{[x]}$ denotes the annual rate of recovery during the first year of entitlement for those lives who became entitled to disability benefits at age x.

$q^{(r)}_{[x]+1}$ denotes the annual rate of recovery during the (i+1) year of entitlement for those lives who became entitled to disability benefits at age x.

$q^{(r)}_{x+5}$ denotes the annual rate of recovery during the year of entitlement commencing at attained age x+5 for those lives who became entitled to disability benefits at age x or younger.

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TABLE 7

Graduated Select and Ultimate Recovery Termination Rates
For Female Disabled Workers, 1975-78 OASDI Experience
(per thousand)

x	$q^{(r)}_{[x]}$	$q^{(r)}_{[x]+1}$	$q^{(r)}_{[x]+2}$	$q^{(r)}_{[x]+3}$	$q^{(r)}_{[x]+4}$	$q^{(r)}_{x+5}$	x+5
20	43.1	101.3	79.1	47.0	28.7	20.7	25
21	41.3	98.6	77.3	45.2	27.3	19.4	26
22	39.5	96.0	75.4	43.4	26.0	18.2	27
23	37.7	93.4	73.6	41.6	24.6	17.0	28
24	35.9	90.9	71.9	39.9	23.2	15.7	29
25	34.3	88.5	70.2	38.3	21.9	14.5	30
26	32.7	86.3	68.6	36.8	20.7	13.3	31
27	31.3	84.4	67.2	35.4	19.5	12.2	32
28	30.0	82.7	65.9	34.1	18.4	11.2	33
29	28.9	81.3	64.8	32.9	17.4	10.3	34
30	27.9	80.1	63.8	31.8	16.5	9.4	35
31	27.0	79.0	62.9	30.8	15.7	8.8	36
32	26.2	78.1	61.9	29.9	14.9	8.2	37
33	25.5	77.2	60.8	29.1	14.3	7.7	38
34	24.8	76.1	59.6	28.2	13.7	7.4	39
35	24.1	74.9	58.2	27.4	13.2	7.1	40
36	23.5	73.5	56.7	26.5	12.7	6.8	41
37	22.9	71.8	55.0	25.5	12.2	6.5	42
38	22.2	69.9	53.0	24.4	11.6	6.2	43
39	21.5	67.8	50.9	23.2	11.0	5.9	44
40	20.8	65.5	48.6	21.9	10.4	5.5	45
41	20.1	63.0	46.1	20.6	9.8	5.1	46
42	19.2	60.5	43.4	19.1	9.1	4.7	47
43	18.2	57.9	40.7	17.6	8.5	4.2	48
44	17.3	55.1	37.8	16.0	7.7	3.8	49
45	16.3	52.2	34.9	14.5	7.0	3.4	50
46	15.3	49.1	31.9	12.9	6.3	3.0	51
47	14.4	45.7	29.0	11.5	5.6	2.7	52
48	13.5	42.2	26.0	10.0	5.0	2.4	53
49	12.6	38.4	23.0	8.7	4.4	2.1	54
50	11.6	34.5	20.1	7.5	3.8	1.9	55
51	10.6	30.7	17.4	6.3	3.3	1.6	56
52	9.6	27.0	14.7	5.3	2.9	1.4	57
53	8.6	23.5	12.3	4.4	2.4	1.2	58
54	7.6	20.2	10.2	3.7	2.0	1.0	59
55	6.7	17.2	8.2	3.0	1.7	.9	60
56	5.8	14.4	6.5	2.4	1.4	.7	61
57	4.9	11.9	5.1	1.9	1.1	.5	62
58	4.1	9.6	3.8	1.4	.8	.3	63
59	3.4	7.4	2.7	1.0	.6	.2	64
60	2.6	5.5	1.7	.6	.3	—	—
61	1.9	3.8	.8	.3	—	—	—
62	1.2	2.2	.0	—	—	—	—
63	.6	.7	—	—	—	—	—
64	.0	—	—	—	—	—	—

See explanatory notes at bottom of Table 6.

TABLE 8

Ratio of Actual Number of Terminations to Expected Number of Terminations1/ by Sex and Age at Entitlement, 1975-78 OASDI Experience

Calendar Age at Entitlement	Death Terminations		Recovery Terminations	
	Male	Female	Male	Female
Under 25	1.002	.989	.998	1.028
25-29	1.005	1.022	.988	.962
30-34	.997	1.015	1.022	.990
35-39	.995	.972	.998	1.034
40-44	.995	.979	1.001	.997
45-49	1.008	1.014	1.003	1.012
50-54	.996	1.004	.982	.985
55-59	1.003	1.000	1.012	.981
60-64	.997	.994	.997	1.080
Total	1.000	1.000	1.000	1.000

1/ The expected number of terminations is computed according to the actual exposure and the graduated age-sex-duration specific termination rates.

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TABLE 9

Ratio of Actual Number of Terminations to Expected Number of Terminations1/ by Sex and Duration, 1975-78 OASDI Experience

Duration	Death Terminations		Recovery Terminations	
	Male	Female	Male	Female
0	1.009	1.018	.980	.954
1	.975	.954	1.016	1.030
2	1.008	1.000	.989	.986
3	1.006	1.020	.987	.965
4	1.002	1.003	1.006	1.004
5 and Over	1.000	1.002	1.002	1.010
Total	1.000	1.000	1.000	1.000

1/ The expected number of terminations is computed according to the actual exposure and the graduated age-sex-duration specific termination rates.

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TABLE 10

Ratio of Actual Number of Disabled Worker Terminations
To Number Expected Based on Non-Select Termination Rates,1/
By Sex and By Duration, 1975-78 OASDI Experience

Duration	Termination By Death		Termination By Recovery	
	Male	Female	Male	Female
0	1.83	2.17	.73	.71
1	1.17	1.24	2.23	2.37
2	1.04	.95	1.46	1.64
3	1.01	.88	.79	.79
4	.98	.84	.51	.47
5	.99	.85	.42	.37
6	.98	.85	.35	.32
7	.96	.87	.29	.26
8	.93	.85	.25	.23
9	.92	.84	.25	.25
10	.92	.89	.22	.21
11	.89	.91	.18	.18
12	.87	.94	.18	.23
13	.89	.89	.17	.16
14	.85	.92	.12	.11
15	.83	.90	.11	.12
16+	.80	.88	.14	.11

1/ Expected terminations are computed according to the actual exposures and the ungraduated age-sex specific termination rates for all durations combined.

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TABLE 11

Ratio of Female to Male Graduated Mortality Rates for Disabled Workers Based on 1975-78 OASDI Experience

Calendar Age at Entitlement	Duration					
	0	1	2	3	4	5 and Over 1/
20	.84	.89	.89	.97	1.13	1.36
25	1.09	1.07	.97	.88	.92	1.03
30	1.24	1.16	.96	.81	.79	.87
35	1.17	1.11	.89	.74	.69	.75
40	1.03	.98	.82	.69	.64	.66
45	.93	.88	.72	.63	.61	.60
50	.85	.80	.64	.58	.58	.59
55	.77	.74	.60	.56	.54	.55
60	.73	.67	.59	.55	.53	—

1/ These ratios are calculated at attained age 5 years older than age at entitlement.

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TABLE 12

Ratio of Female to Male Graduated Recovery Rates for Disabled Workers Based on 1975-78 OASDI Experience

Calendar Age at Entitlement	Duration					
	0	1	2	3	4	5 and Over 1/
20	.83	.68	.70	.68	.60	.52
25	.71	.65	.69	.67	.62	.57
30	.60	.64	.70	.66	.59	.64
35	.56	.67	.73	.70	.60	.71
40	.61	.71	.79	.78	.66	.75
45	.66	.77	.85	.80	.71	.73
50	.75	.82	.96	.84	.77	.76
55	.82	.80	.96	.82	.76	.74
60	.91	.68	.65	.64	.54	--

1/ These ratios are calculated at attained age 5 years older than age at entitlement.

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TABLE 13

Ratio of Disabled Worker Graduated Mortality Rates Based on 1975-78 OASDI Experience by Age, Sex, and Duration of Entitlement to 1977 United States Population Mortality Rates by Age and Sex 1/

Attained Calendar Age	Duration 0	1	2	3	4	5 and Over
			Males			
20	17.95	---	---	---	---	---
25	17.79	11.18	8.35	6.26	5.24	4.16
30	21.46	13.26	9.78	8.41	7.50	6.20
35	22.13	13.19	9.95	8.89	8.01	6.53
40	19.73	11.39	8.54	7.71	6.99	5.74
45	16.32	9.30	6.87	6.17	5.62	4.86
50	11.87	6.84	5.26	4.74	4.42	4.05
55	7.99	4.76	3.94	3.69	3.59	3.46
60	4.79	3.17	2.81	2.78	2.74	2.75
			Females			
20	44.28	---	---	---	---	---
25	57.24	34.21	22.07	17.31	16.72	16.74
30	62.51	36.05	22.30	16.97	15.66	15.05
35	51.72	29.79	18.37	13.86	12.29	11.35
40	36.87	20.79	13.15	10.07	8.63	7.79
45	26.98	14.78	9.30	7.35	6.35	5.74
50	18.66	10.33	6.50	5.37	4.93	4.51
55	11.82	6.88	4.65	4.06	3.92	3.86
60	6.82	4.24	3.25	3.01	2.86	2.97

1/ The 1977 United States Life Table was derived from data provided by the National Center for Health Statistics using generally the same method as was used for the 1959-61 United States Decennial Life Tables.

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TABLE 14

Select and Ultimate Life Table for Male Disabled Workers
Based on Termination Rates for Death and Recovery,
1975-78 OASDI Experience

x	$^{1}[x]$	$^{1}[x]+1$	$^{1}[x]+2$	$^{1}[x]+3$	$^{1}[x]+4$	$^{1}x+5$	x+5
20	100,000	91,614	76,340	66,759	61,449	57,954	25
21	94,320	86,454	72,236	63,323	58,412	55,198	26
22	89,180	81,781	68,514	60,204	55,651	52,692	27
23	84,568	77,585	65,157	57,382	53,146	50,414	28
24	80,450	73,830	62,137	54,833	50,875	48,343	29
25	76,772	70,467	59,427	52,537	48,821	46,462	30
26	73,477	67,439	56,988	50,467	46,965	44,754	31
27	70,531	64,716	54,795	48,601	45,287	43,201	32
28	67,892	62,259	52,820	46,916	43,763	41,780	33
29	65,506	60,022	51,022	45,377	42,367	40,472	34
30	63,321	57,961	49,367	43,959	41,078	39,256	35
31	61,280	56,030	47,818	42,632	39,872	38,115	36
32	59,350	54,201	46,351	41,376	38,731	37,031	37
33	57,489	52,438	44,937	40,172	37,636	35,989	38
34	55,658	50,711	43,554	39,005	36,575	34,980	39
35	53,838	49,000	42,184	37,862	35,538	33,994	40
36	52,035	47,309	40,830	36,738	34,521	33,026	41
37	50,253	45,634	39,490	35,628	33,518	32,071	42
38	48,496	43,980	38,166	34,529	32,522	31,121	43
39	46,778	42,353	36,862	33,442	31,532	30,177	44
40	45,102	40,761	35,581	32,369	30,549	29,237	45
41	43,474	39,209	34,324	31,310	29,573	28,302	46
42	41,889	37,698	33,093	30,266	28,603	27,369	47
43	40,334	36,217	31,882	29,232	27,639	26,439	48
44	38,789	34,749	30,682	28,204	26,679	25,510	49
45	37,237	33,283	29,485	27,177	25,720	24,579	50
46	35,681	31,824	28,291	26,150	24,760	23,646	51
47	34,125	30,377	27,106	25,123	23,799	22,712	52
48	32,574	28,951	25,934	24,101	22,840	21,778	53
49	31,030	27,553	24,779	23,089	21,886	20,849	54
50	29,496	26,190	23,648	22,087	20,938	19,927	55
51	27,993	24,867	22,544	21,099	19,997	19,010	56
52	26,537	23,589	21,469	20,125	19,065	18,100	57
53	25,131	22,358	20,423	19,166	18,142	17,197	58
54	23,767	21,168	19,401	18,219	17,227	16,302	59
55	22,444	20,017	18,399	17,284	16,320	15,416	60
56	21,153	18,895	17,410	16,357	15,423	14,542	61
57	19,900	17,804	16,438	15,441	14,538	13,683	62
58	18,677	16,741	15,482	14,537	13,667	12,841	63
59	17,484	15,705	14,543	13,648	12,814	12,019	64
60	16,331	14,705	13,630	12,780	11,985	11,222	—
61	15,239	13,759	12,757	11,947	11,191	—	—
62	14,252	12,904	11,962	11,187	—	—	—
63	13,327	12,092	11,205	—	—	—	—
64	12,441	11,309	—	—	—	—	—

Explanatory Note:

[x] denotes calendar age at entitlement.

$^{1}[x]$ denotes the number of lives who become entitled to disability benefits at age x.

$^{1}[x]+1$ denotes the number of lives remaining disabled at age x+1 of the $^{1}[x]$ lives who became entitled to benefits at age x.

$^{1}x+5$ denotes the number of lives remaining disabled at age x+5 for each life table cohort of lives who became entitled to benefits at age x or younger.

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TABLE 15

Select and Ultimate Life Table for Female Disabled Workers
Based on Termination Rates for Death and Recovery,
1975-78 OASDI Experience

x	$l_{[x]}$	$l_{[x]+1}$	$l_{[x]+2}$	$l_{[x]+3}$	$l_{[x]+4}$	l_{x+5}	x+5
20	100,000	92,977	81,975	74,488	70,200	67,424	25
21	96,261	89,483	79,042	71,920	67,885	65,278	26
22	92,768	86,215	76,296	69,519	65,720	63,273	27
23	89,525	83,174	73,732	67,278	63,698	61,401	28
24	86,523	80,350	71,347	65,191	61,810	59,652	29
25	83,760	77,740	69,135	63,251	60,051	58,021	30
26	81,230	75,340	67,090	61,452	58,415	56,499	31
27	78,921	73,140	65,198	59,778	56,889	55,077	32
28	76,816	71,125	63,450	58,222	55,465	53,746	33
29	74,890	69,275	61,831	56,771	54,130	52,493	34
30	73,109	67,561	60,321	55,414	52,874	51,310	35
31	71,454	65,968	58,907	54,140	51,688	50,185	36
32	69,891	64,463	57,566	52,934	50,560	49,110	37
33	68,385	63,016	56,279	51,781	49,478	48,073	38
34	66,915	61,606	55,033	50,669	48,433	47,066	39
35	65,466	60,218	53,818	49,590	47,416	46,083	40
36	64,023	58,834	52,619	48,531	46,419	45,116	41
37	62,583	57,449	51,428	47,484	45,435	44,163	42
38	61,143	56,057	50,237	46,447	44,463	43,221	43
39	59,698	54,658	49,048	45,417	43,503	42,289	44
40	58,257	53,258	47,861	44,397	42,556	41,369	45
41	56,826	51,868	46,683	43,389	41,624	40,462	46
42	55,403	50,490	45,515	42,396	40,706	39,568	47
43	53,985	49,122	44,358	41,414	39,802	38,688	48
44	52,574	47,767	43,213	40,443	38,907	37,817	49
45	51,158	46,414	42,076	39,479	38,018	36,951	50
46	49,721	45,056	40,943	38,517	37,129	36,085	51
47	48,256	43,691	39,814	37,555	36,239	35,216	52
48	46,759	42,321	38,688	36,593	35,343	34,341	53
49	45,230	40,952	37,571	35,632	34,442	33,460	54
50	43,682	39,589	36,460	34,669	33,535	32,570	55
51	42,130	38,243	35,361	33,709	32,623	31,676	56
52	40,601	36,930	34,283	32,756	31,711	30,780	57
53	39,108	35,653	33,226	31,811	30,799	29,886	58
54	37,661	34,418	32,196	30,876	29,891	28,995	59
55	36,267	33,224	31,188	29,950	28,988	28,109	60
56	34,926	32,069	30,201	29,034	28,090	27,226	61
57	33,631	30,947	29,229	28,123	27,198	26,345	62
58	32,369	29,854	28,270	27,216	26,312	25,467	63
59	31,140	28,792	27,327	26,319	25,433	24,596	64
60	29,943	27,763	26,400	25,431	24,562	23,735	---
61	28,780	26,767	25,488	24,552	23,702	---	---
62	27,698	25,842	24,632	23,726	---	---	---
63	26,635	24,925	23,778	---	---	---	---
64	25,582	24,008	---	---	---	---	---

See explanatory notes at bottom of Table 14.

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TABLE 16

Expected Average Duration of Disability Entitlement Prior to Termination Due to Death, Recovery, or Attainment of Age 65, Based on 1975-78 OASDI Experience

Calendar Age at Entitlement	Average Duration of Entitlement (months)	
	Males	Females
20	191.04	252.45
21	192.77	252.19
22	194.16	251.63
23	195.09	250.71
24	195.49	249.39
25	195.36	247.63
26	194.71	245.41
27	193.52	242.70
28	191.80	239.51
29	189.62	235.89
30	187.05	231.91
31	184.20	227.59
32	181.12	223.03
33	177.90	218.31
34	174.63	213.48
35	171.34	208.57
36	168.02	203.62
37	164.64	198.62
38	161.18	193.58
39	157.59	188.50
40	153.86	183.35
41	149.97	178.11
42	145.93	172.79
43	141.77	167.39
44	137.54	161.88
45	133.28	156.29
46	128.98	150.65
47	124.63	144.97
48	120.20	139.25
49	115.69	133.47
50	111.07	127.59
51	106.28	121.54
52	101.23	115.25
53	95.90	108.68
54	90.29	101.77
55	84.38	94.50
56	78.16	86.87
57	71.57	78.86
58	64.60	70.48
59	57.20	61.74
60	49.30	52.60
61	40.83	43.05
62	31.75	33.08
63	22.01	22.64
64	11.50	11.66

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TABLE 17

Present Value at Entitlement of a Monthly Annuity Payable To a Male Disabled Worker Until Recovery, Death or Age 65, Whichever Occurs First, Based on 1975-78 OASDI Experience

Calendar Age at Entitlement	Present Value of Annuity at 1/					
	1%	2%	3%	4%	5%	6%
20	164.06	143.02	126.38	113.02	102.16	93.20
21	165.80	144.69	127.93	114.44	103.44	94.36
22	165.29	146.16	129.33	115.75	104.64	95.45
23	168.41	147.35	130.51	116.87	105.69	96.42
24	169.11	148.20	131.41	117.77	106.56	97.24
25	169.39	148.70	132.02	118.43	107.23	97.89
26	169.23	148.85	132.35	118.80	107.71	98.39
27	168.63	148.63	132.38	119.03	107.97	98.70
28	167.59	148.04	132.09	118.94	108.00	98.82
29	166.16	147.12	131.52	118.61	107.84	98.76
30	164.39	145.91	130.79	118.08	107.50	98.56
31	162.37	144.49	129.71	117.38	107.02	98.23
32	160.15	142.89	128.55	116.55	106.42	97.81
33	157.80	141.17	127.29	115.63	105.75	97.32
34	155.39	139.39	125.98	114.66	105.04	96.80
35	152.95	137.58	124.64	113.67	104.31	96.27
36	150.47	135.73	123.26	112.64	103.55	95.71
37	147.92	133.80	121.81	111.55	102.73	95.10
38	145.28	131.79	120.27	110.39	101.85	94.43
39	142.51	129.66	118.63	119.11	100.86	93.67
40	139.61	127.38	116.85	107.72	99.77	92.82
41	133.53	124.95	114.92	106.19	98.55	91.85
42	133.31	122.37	112.84	104.52	97.21	90.76
43	129.95	119.65	110.64	102.73	95.75	89.57
44	126.50	116.84	108.34	100.84	94.20	88.30
45	123.01	113.97	105.98	98.90	92.60	86.97
46	119.46	111.03	103.54	96.87	90.91	85.57
47	115.83	108.00	101.01	94.76	89.14	84.08
48	112.11	104.87	98.38	92.54	87.27	82.50
49	108.29	101.63	95.63	90.20	85.28	80.81
50	104.35	98.26	92.75	87.73	83.17	79.00
51	100.21	94.69	89.66	85.06	80.86	77.00
52	95.81	90.85	86.30	82.12	78.28	74.75
53	91.11	86.70	82.64	78.89	75.42	72.21
54	86.11	82.24	78.66	75.33	72.24	69.36
55	80.79	77.45	74.33	71.43	68.71	66.17
56	75.13	72.30	69.64	67.15	64.81	62.61
57	69.08	66.73	64.52	62.43	60.46	58.60
58	62.61	60.73	58.94	57.24	55.63	54.10
59	55.67	54.22	52.83	51.51	50.24	49.04
60	48.19	47.13	46.11	45.13	44.19	43.29
61	40.09	39.37	38.69	38.02	37.38	36.76
62	31.32	30.90	30.49	30.10	29.71	29.34
63	21.81	21.62	21.45	21.24	21.06	20.89
64	11.45	11.40	11.35	11.31	11.26	11.22

1/ Present value at the time of the first monthly benefit payment calculated on the basis of one unit payment per month during continuance of disability, but not beyond attainment of age 65. Values at 0% interest are given in Table 16.

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TABLE 18

Present Value at Entitlement of a Monthly Annuity Payable
To a Female Disabled Worker Until Recovery, Death or Age 65,
Whichever Occurs First, Based on 1975-78 OASDI Experience

Calendar Age at Entitlement	Present Value of Annuity at 1/					
	1%	2%	3%	4%	5%	6%
20	212.66	182.13	158.37	139.58	124.52	112.28
21	212.96	182.73	159.10	140.35	125.28	113.00
22	213.04	183.16	159.70	141.03	125.97	113.67
23	212.83	183.36	160.12	141.56	126.55	114.25
24	212.30	183.31	160.35	141.94	127.00	114.73
25	211.42	182.97	160.34	142.13	127.30	115.09
26	210.15	182.31	160.07	142.10	127.42	115.29
27	208.48	181.32	159.52	141.84	127.34	115.33
28	206.40	179.99	158.69	141.34	127.07	115.20
29	203.95	178.34	157.59	140.62	126.60	114.91
30	201.18	176.41	156.25	139.69	125.96	114.48
31	198.12	174.23	154.70	138.58	125.17	113.91
32	194.83	171.85	152.96	137.32	124.24	113.23
33	191.38	169.32	151.10	135.94	123.22	112.47
34	187.82	166.68	149.14	134.48	127.12	111.64
35	184.16	163.96	147.10	132.94	120.96	110.76
36	180.45	161.16	144.99	131.34	119.75	109.84
37	176.67	158.29	142.81	129.68	118.48	108.87
38	172.82	155.35	140.56	127.95	117.15	107.84
39	168.92	152.34	138.23	126.16	115.76	106.77
40	164.92	149.24	135.82	124.27	114.29	105.62
41	160.82	146.02	133.29	122.28	112.72	104.38
42	156.62	146.69	130.65	120.19	111.06	103.05
43	152.30	139.24	127.89	117.97	109.28	101.63
44	147.86	135.66	124.99	115.63	107.39	100.09
45	143.32	131.96	121.98	113.17	105.37	98.45
46	138.69	128.16	118.86	110.60	103.26	96.71
47	134.00	124.28	115.63	107.93	101.05	94.87
48	129.22	120.29	112.31	105.15	98.72	92.93
49	124.36	116.20	108.86	102.25	96.27	90.87
50	119.36	111.95	105.24	99.17	93.66	88.64
51	114.17	107.49	101.41	95.88	90.83	86.21
52	108.72	102.75	97.29	92.30	87.71	83.50
53	102.94	97.67	92.83	88.37	84.26	80.46
54	96.81	92.23	87.99	84.06	80.42	77.04
55	90.28	86.36	82.71	79.31	76.15	73.18
56	83.35	80.06	76.98	74.10	71.39	68.86
57	76.00	73.31	70.78	68.39	66.14	64.01
58	88.23	66.10	64.08	62.17	60.36	58.63
59	60.04	58.42	56.87	55.40	54.00	52.66
60	61.39	50.22	49.11	48.04	47.01	46.00
61	42.26	41.49	40.75	40.03	39.34	38.67
62	32.62	32.17	31.74	31.32	30.91	30.52
63	22.43	22.23	22.03	21.84	21.65	21.46
64	11.61	11.56	11.51	11.46	11.42	11.37

1/ Present value at the time of the first monthly benefit payment calculated on the basis of one unit payment per month during continuance of disability, but not beyond attainment of age 65. Values at 0% interest are given in Table 16.

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TABLE 19

Present Value at Entitlement of a Monthly Annuity Payable
To a Male Disabled Worker Until Recovery Before Age 65 or Death,
Whichever Occurs First, Based on 1975-78 OASDI Experience
With Extrapolation Beyond Age 65

Calendar Age at Entitlement	Present Value of Annuity at 1/					
	1%	2%	3%	4%	5%	6%
20	171.89	147.71	129.21	114.75	163.21	93.85
21	174.19	149.76	131.03	116.34	104.62	95.09
22	176.24	151.03	132.70	117.84	105.95	96.27
23	177.95	153.23	134.17	119.16	107.14	97.34
24	179.24	154.51	135.37	120.27	108.15	98.26
25	180.10	155.44	136.30	121.16	108.99	99.03
26	180.54	156.03	136.96	121.83	109.63	99.65
27	180.53	156.26	137.31	122.25	110.07	100.02
28	180.08	156.13	137.37	122.42	110.31	100.35
29	179.23	155.67	137.16	122.36	110.34	100.45
30	178.05	154.94	136.72	122.11	110.22	100.40
31	176.63	154.00	136.10	121.71	109.97	100.26
32	175.02	152.91	135.36	121.20	109.62	100.03
33	173.30	151.72	134.63	120.62	109.22	99.75
34	171.56	150.50	133.68	120.03	108.80	99.46
35	169.84	149.30	132.84	119.44	108.40	99.18
36	168.11	148.10	131.99	118.85	107.98	98.89
37	166.37	146.87	131.12	118.23	107.55	98.60
38	164.59	145.60	130.22	117.59	107.09	98.27
39	162.73	144.26	129.24	116.88	106.58	97.90
40	160.79	142.83	128.19	116.10	106.99	97.46
41	158.73	141.30	124.04	115.22	105.33	96.96
42	156.59	139.67	125.80	114.27	104.59	96.38
43	154.35	137.98	124.50	113.26	103.80	97.76
44	152.13	136.28	123.18	112.24	102.99	95.12
45	149.97	134.63	121.90	111.24	102.21	94.50
46	147.88	133.02	120.66	110.27	101.45	93.90
47	145.84	131.46	119.45	109.32	100.71	93.31
48	143.87	129.93	118.27	108.41	99.99	92.75
49	141.96	128.47	117.14	107.53	99.31	92.22
50	140.12	127.06	116.05	106.69	98.66	91.72
51	138.28	125.64	114.95	105.83	98.00	91.20
52	136.37	124.18	113.78	104.91	97.27	90.63
53	134.37	122.57	112.52	103.91	96.47	89.99
54	132.32	120.93	111.21	102.85	95.61	89.29
55	130.21	119.23	109.84	101.74	94.70	88.54
56	128.09	117.51	108.44	100.59	93.76	87.77
57	125.93	115.76	107.00	99.41	92.78	86.95
58	123.79	114.01	105.56	98.21	91.78	86.12
59	121.68	112.28	104.13	97.02	90.79	85.29
60	119.57	110.53	102.67	95.81	89.77	84.43
61	117.13	108.48	100.95	94.35	88.53	83.36
62	114.49	106.25	99.04	92.71	87.11	82.14
63	111.79	103.94	97.06	91.00	85.62	80.84
64	109.70	102.18	95.57	89.74	84.55	79.92

1/ Present value at the time of the first monthly benefit payment calculated on the basis of one unit payment per month during continuance of disability, and if still disabled at age 65, until death thereafter.

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TABLE 20

Present Value at Entitlement of a Monthly Annuity Payable To a Female Disabled Worker Until Recovery Before Age 65 or Death, Whichever Occurs First, Based on 1975-78 OASDI Experience With Extrapolation Beyond Age 65

Calendar Age at Entitlement	Present Value of Annuity at 1/					
	1%	2%	3%	4%	5%	6%
20	234.98	195.28	166.19	144.27	127.36	114.01
21	236.38	196.67	167.47	145.43	128.38	114.91
22	237.58	197.90	168.64	146.50	129.35	115.77
23	238.51	198.94	169.67	147.46	130.22	116.56
24	239.15	199.76	170.52	148.29	130.99	117.27
25	239.43	200.30	171.16	148.95	131.63	117.86
26	239.32	200.54	171.57	149.41	132.11	118.32
27	238.80	200.46	171.71	149.67	132.41	118.64
28	237.87	200.04	171.59	149.71	132.54	118.81
29	236.55	199.32	171.22	149.54	132.49	118.83
30	234.91	198.34	170.63	149.20	132.30	118.73
31	232.97	197.11	169.85	148.70	131.97	118.52
32	230.81	195.71	168.92	148.07	131.55	118.22
33	228.52	194.19	167.90	147.37	131.06	117.88
34	226.16	192.61	166.82	146.63	130.54	117.51
35	223.75	190.99	165.71	145.86	129.99	117.12
36	221.33	189.35	164.59	145.08	129.44	116.73
37	218.91	187.71	163.47	144.30	128.89	116.34
38	216.49	186.06	162.33	143.51	128.34	115.94
39	214.08	184.43	161.21	142.73	127.79	115.56
40	211.67	182.78	160.06	141.93	127.24	115.17
41	209.23	181.09	158.89	141.11	126.66	114.76
42	206.76	179.38	157.70	140.27	126.06	114.34
43	204.28	177.65	156.48	139.41	125.46	113.91
44	201.77	175.89	155.23	138.52	124.82	113.46
45	199.27	174.13	153.99	137.64	124.19	113.01
46	196.84	172.42	152.78	136.78	123.59	112.59
47	194.51	170.78	151.64	135.97	123.04	112.22
48	192.29	169.25	150.57	135.26	122.55	111.90
49	190.22	167.82	149.61	134.62	122.14	111.66
50	188.23	166.47	148.70	134.03	121.78	111.46
51	186.29	165.15	147.82	133.47	121.45	111.29
52	184.30	163.78	146.90	132.86	121.08	111.09
53	182.19	162.30	145.88	132.17	120.63	110.82
54	179.93	160.68	144.72	131.36	120.08	110.45
55	177.46	158.87	143.39	130.40	119.38	109.97
56	174.78	156.85	141.88	129.27	118.54	109.34
57	171.90	154.65	140.20	127.97	117.54	108.58
58	168.87	152.31	138.38	126.55	116.44	107.71
59	165.70	149.82	136.42	125.00	115.21	106.74
60	162.37	147.18	134.31	123.32	113.85	105.64
61	158.71	144.24	131.92	121.37	112.25	104.33
62	154.96	141.18	129.42	119.31	110.54	102.90
63	151.21	138.11	126.89	117.20	108.79	101.43
64	148.34	135.81	125.05	115.72	107.60	100.48

1/ Present value at the time of the first monthly benefit payment calculated on the basis of one unit payment per month during continuance of disability, and if still disabled at age 65, until death thereafter.

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TABLE 21

Duration-Adjusted 1/ Disabled Worker Death Termination Rates, Comparison of 1968-74, 1973-76, and 1975-78 OASDI Experience, by Attained Age (per thousand)

Attained Calendar Age	Males			Females		
	Study Period			Study Period		
	1968-74	1973-76	1975-78	1968-74	1973-76	1975-78
<25	22.0	23.0	25.1	23.2	23.7	23.9
25-29	20.9	19.6	20.2	20.0	22.2	23.0
30-34	25.5	22.5	22.7	21.6	23.2	24.6
35-39	32.5	28.0	28.2	25.9	26.8	28.0
40-44	41.3	36.1	36.0	31.0	31.8	32.5
45-49	51.6	46.1	46.0	35.6	36.1	36.8
50-54	61.3	55.3	54.7	38.5	38.6	39.1
55-59	69.6	63.7	61.2	39.9	39.6	39.6
60-64	76.0	69.1	66.8	41.6	39.4	39.1
Total	60.9	55.2	53.9	37.5	37.0	37.2

1/ Standard population is 1975-78 exposure.

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TABLE 22

Duration-Adjusted 1/ Disabled Worker Recovery Termination Rates, Comparison of 1968-74, 1973-76, and 1975-78 OASDI Experience, by Attained Age (per thousand)

Attained Calendar Age	Males			Females		
	Study Period			Study Period		
	1968-74	1973-76	1975-78	1968-74	1973-76	1975-78
<25	114.5	75.4	90.9	62.3	44.7	64.0
25-29	72.8	60.5	71.5	38.8	34.8	49.6
30-34	59.0	49.1	58.6	28.3	26.0	38.1
35-39	48.5	38.7	47.1	25.4	21.7	32.5
40-44	35.4	28.5	35.3	21.8	18.2	27.2
45-49	23.0	19.0	24.0	15.5	13.3	20.0
50-54	13.4	11.0	13.8	9.0	7.9	11.9
55-59	7.0	5.7	6.6	4.8	3.9	5.5
60-64	3.9	2.1	2.2	2.6	1.2	1.5
Total	18.7	14.6	17.7	9.9	8.1	11.8

1/ Standard population is 1975-78 exposure.

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TABLE 23

Age-Adjusted 1/ Disabled Worker Death Termination Rates,
Comparison of 1968-74, 1973-76, and 1975-78 OASDI Experience,
by Duration
(per thousand)

	Males			Females		
	Study Period			Study Period		
Duration	1968-74	1973-76	1975-78	1968-74	1973-76	1975-78
0	89.9	81.2	86.3	56.9	62.9	70.7
1	66.7	57.4	55.1	44.3	42.0	42.3
2	55.9	50.2	46.8	35.3	31.6	30.1
3	52.9	49.3	45.3	31.0	28.9	26.8
4	51.3	48.4	44.3	29.3	27.8	25.7
5+	48.7	45.2	43.2	28.9	28.1	26.3
Total	60.9	55.2	53.9	37.5	37.0	37.2

1/ Standard population is 1975-78 exposure.

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TABLE 24

Age-Adjusted 1/ Disabled Worker Recovery Termination Rates, Comparison of 1968-74, 1973-76, and 1975-78 OASDI Experience by Duration (per thousand)

Duration	Males			Females		
	Study Period			Study Period		
	1968-74	1973-76	1975-78	1968-74	1973-76	1975-78
0	22.7	13.8	15.4	11.8	7.7	10.2
1	47.3	35.7	44.1	24.8	19.7	29.9
2	23.9	20.9	27.5	13.3	12.3	19.8
3	12.5	11.6	13.7	6.7	6.4	9.0
4	7.9	7.7	8.5	4.1	3.6	4.8
5+	4.2	4.2	4.6	2.2	2.1	2.5
Total	18.7	14.6	17.7	9.9	8.1	11.8

1/ Standard population is 1975-78 exposure.

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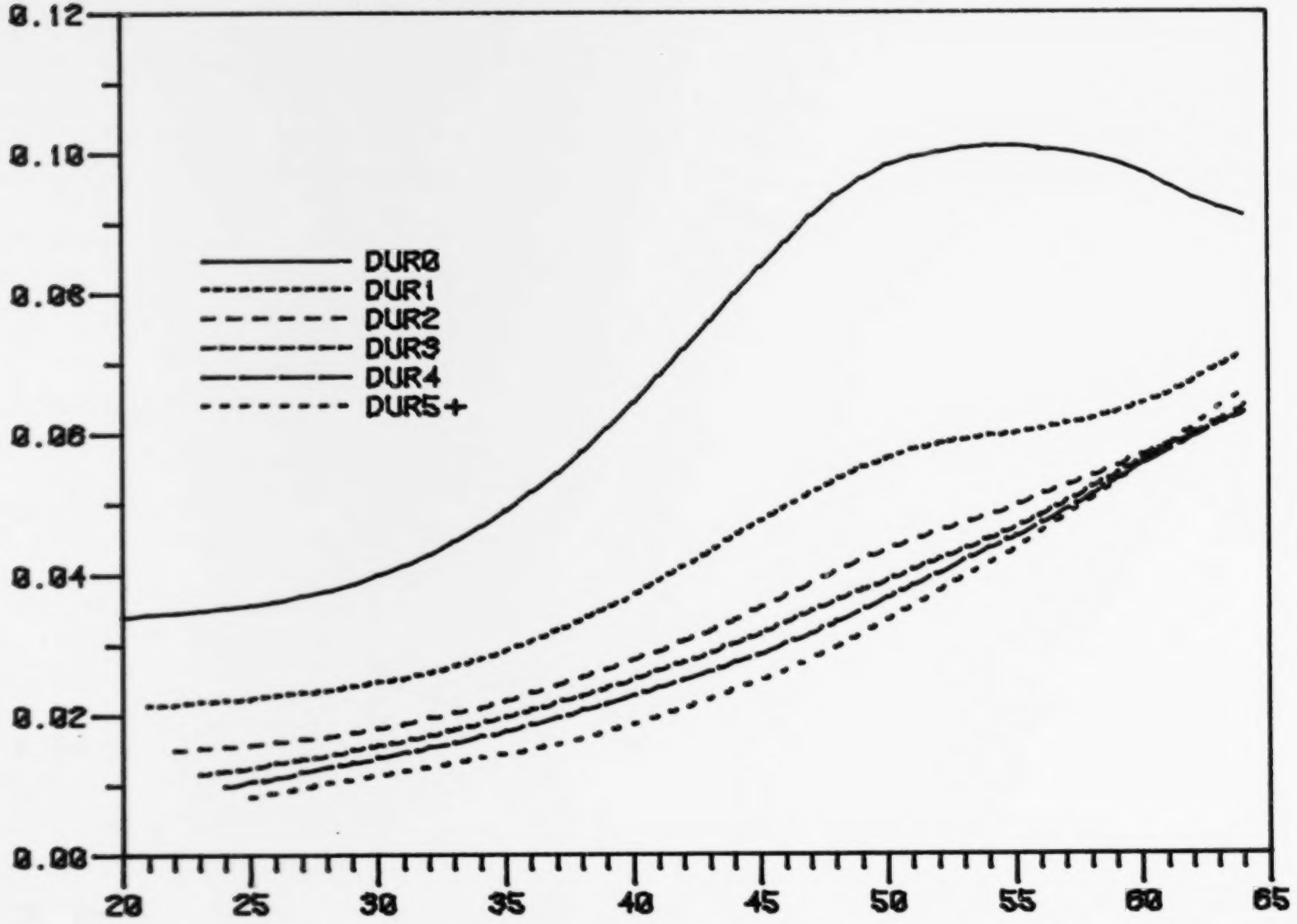
GRAPH 1

GRADUATED MALE DEATH RATES, 1975-78 OASDI EXPERIENCE



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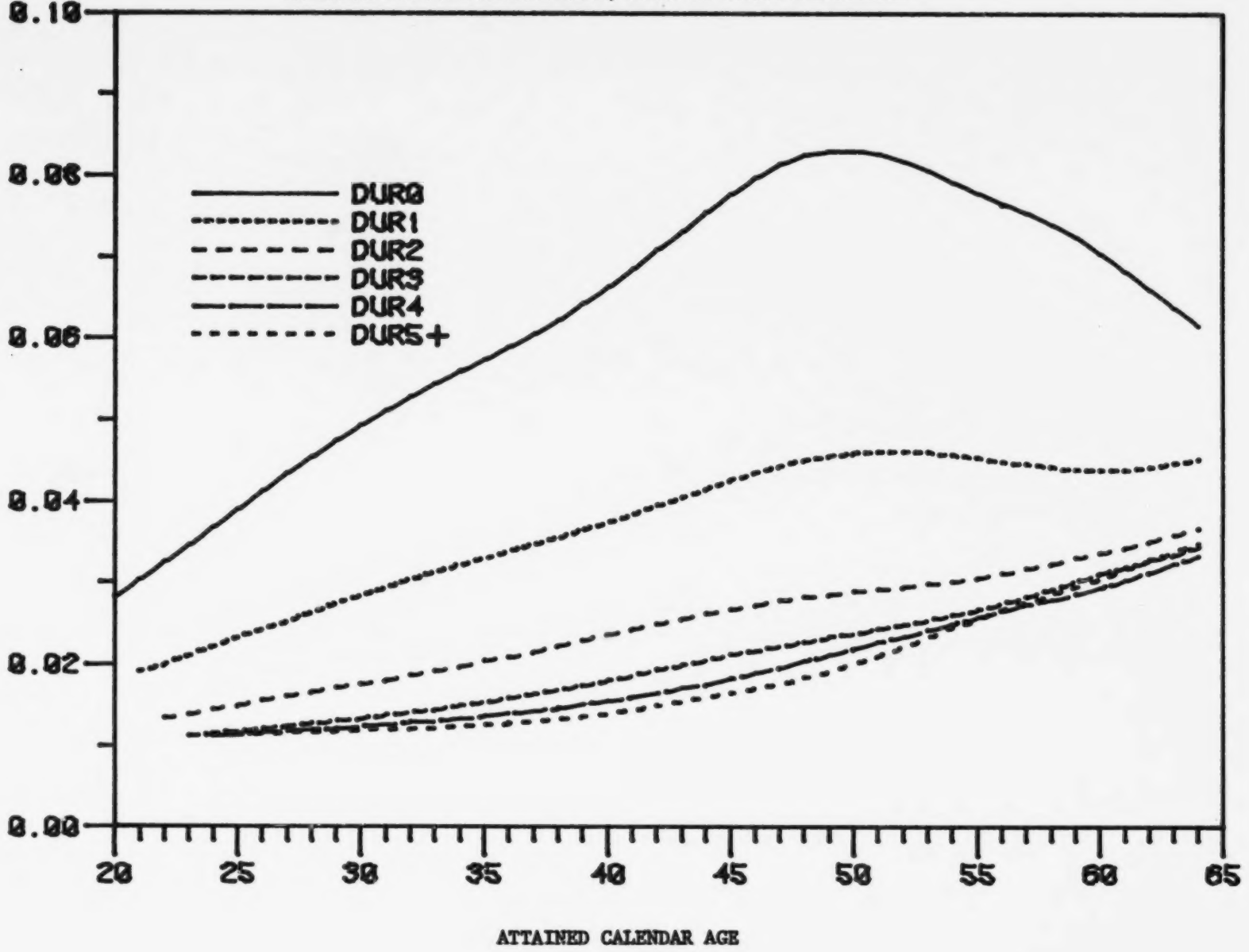
GRAPH 2

GRADUATED FEMALE DEATH RATES, 1975-78 OASDI EXPERIENCE



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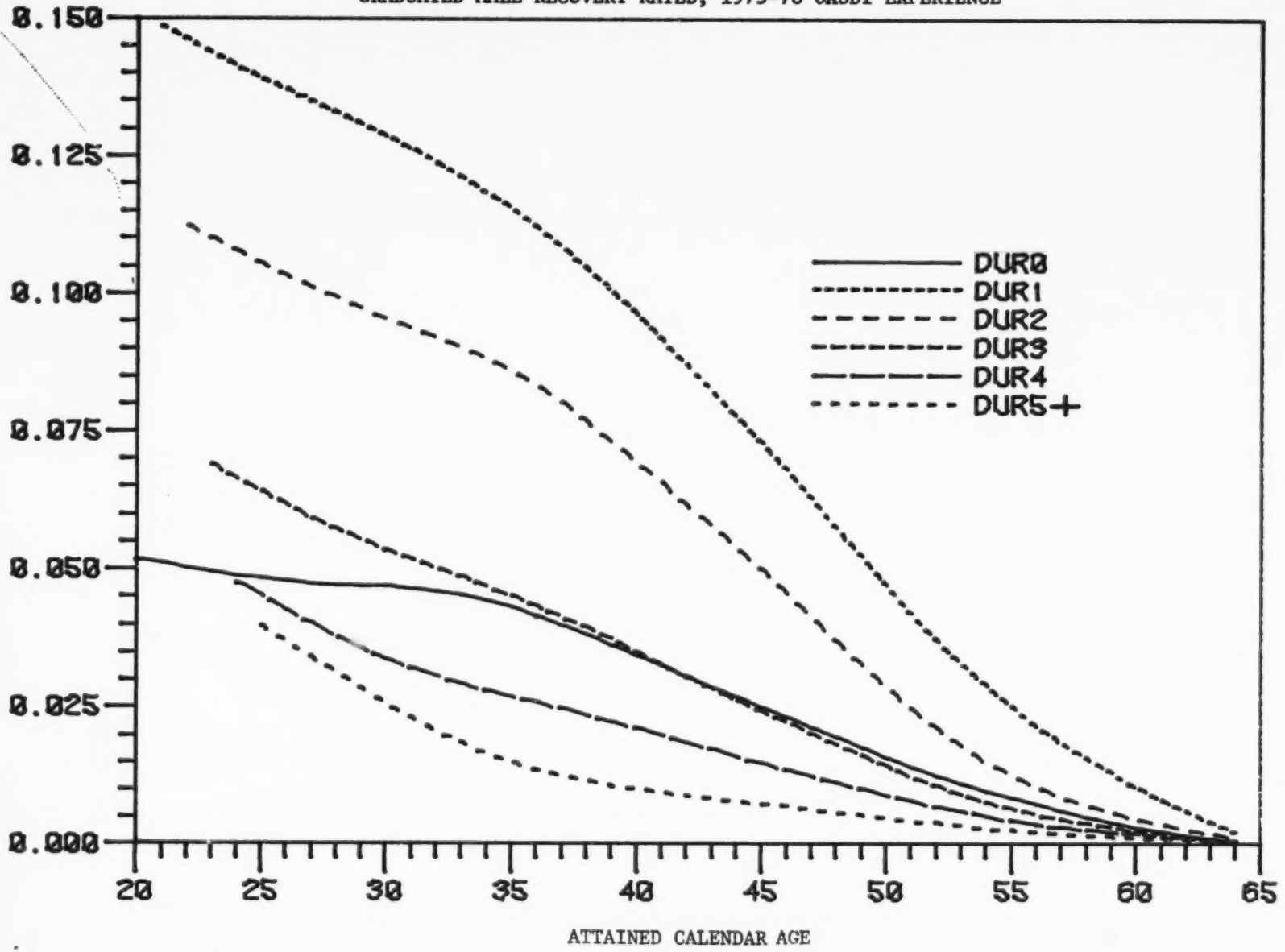
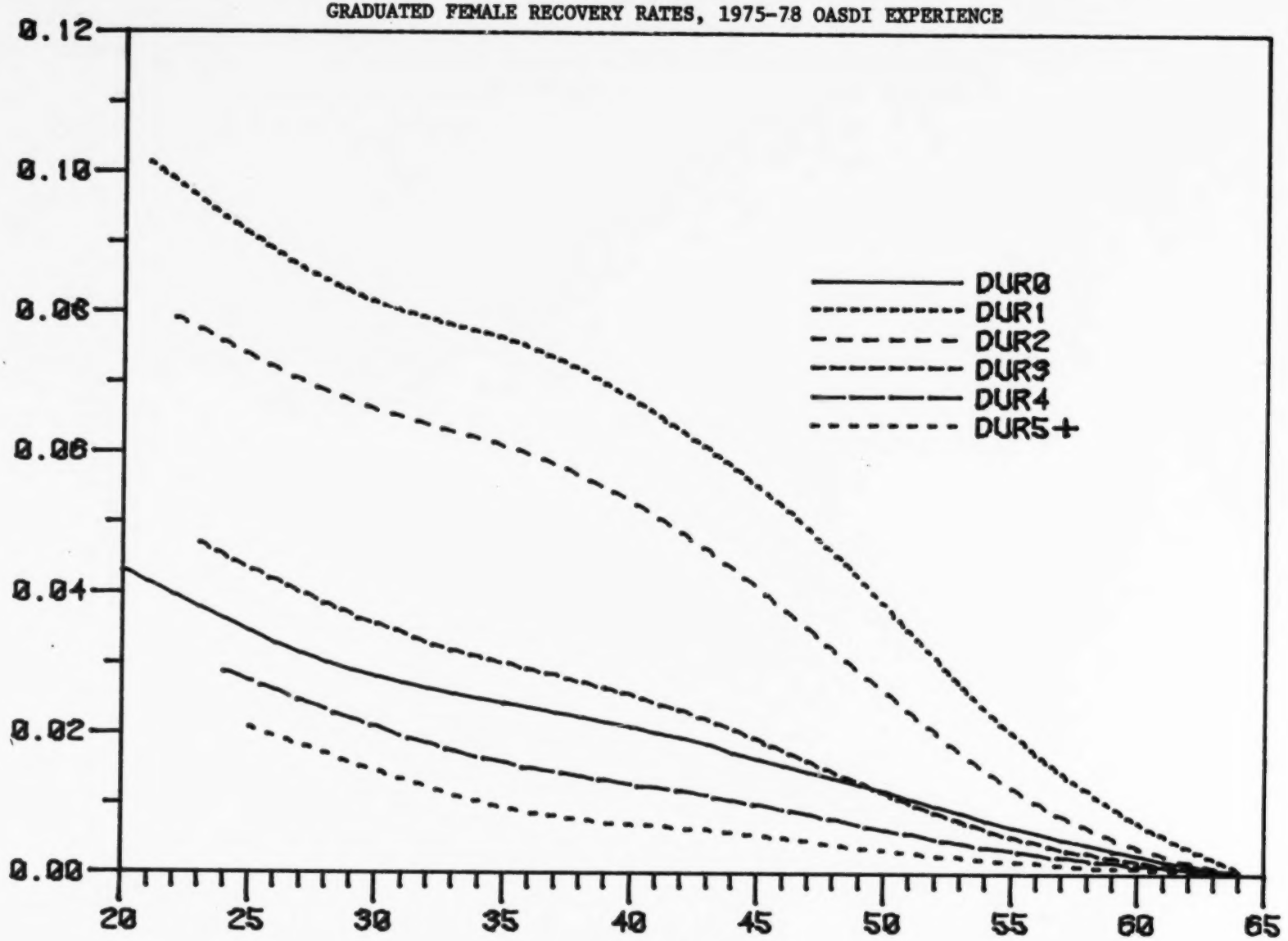
GRAPH 3

GRADUATED MALE RECOVERY RATES, 1975-78 OASDI EXPERIENCE



GRAPH 4

GRADUATED FEMALE RECOVERY RATES, 1975-78 OASDI EXPERIENCE



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